

Lesson Objectives

TRICARE Reserve Select

After this lesson, you should be able to:

- Identify who is eligible for TRS
- Understand the qualification requirements
- Explain how an RC member enrolls and disenrolls in TRS
- Understand the TRS coverage
- Explain how the TRS benefit works with other TRICARE benefits



TRICARE Reserve Select (TRS)

TRICARE Reserve Select (TRS) is a premium-based health care plan offered to qualified **Reserve Component** sponsors and their family members.



Reserve Component

- **The Reserve Component (RC) of the armed forces is comprised of the National Guard and Reserve, including:**
 - Army National Guard
 - Army Reserve
 - Navy Reserve
 - Marine Corps Reserve
 - Air National Guard
 - Air Force Reserve
 - US Coast Guard Reserve



Qualifying for TRS Healthcare Coverage

- The Reserve Component will validate the members qualification to purchase coverage and record this information in DEERS.
- A member of the Reserve Component qualifies to purchase TRS coverage if the member meets the following conditions:
 - Member of the Selected Reserve of the Ready Reserve
 - Members not enrolled in, or eligible for FEHBP (USC Title 5 Ch 89)
- For assistance with TRICARE Reserve Select eligibility and the TRS request form, RC members must contact their Service/Reserve Component personnel office or Service point of contact.

**This benefit is available to RC members in the U.S. as well as overseas.*



Purchasing Coverage

- TRS offers two types of coverage:
 - TRS **member-only** coverage
 - TRS **member and family** coverage.
- To purchase TRS coverage, qualified RC members must:
 - Complete and submit the TRS request form (**DD Form 2896**)
 - Send one months premium payment with your TRS request form



When is the TRS Coverage Date Effective?

The effective date is based on the circumstances under which TRS is purchased:

- **Continuation Coverage**
- **Open Enrollment**
- **Qualifying Life Event**
- **Survivor Coverage**



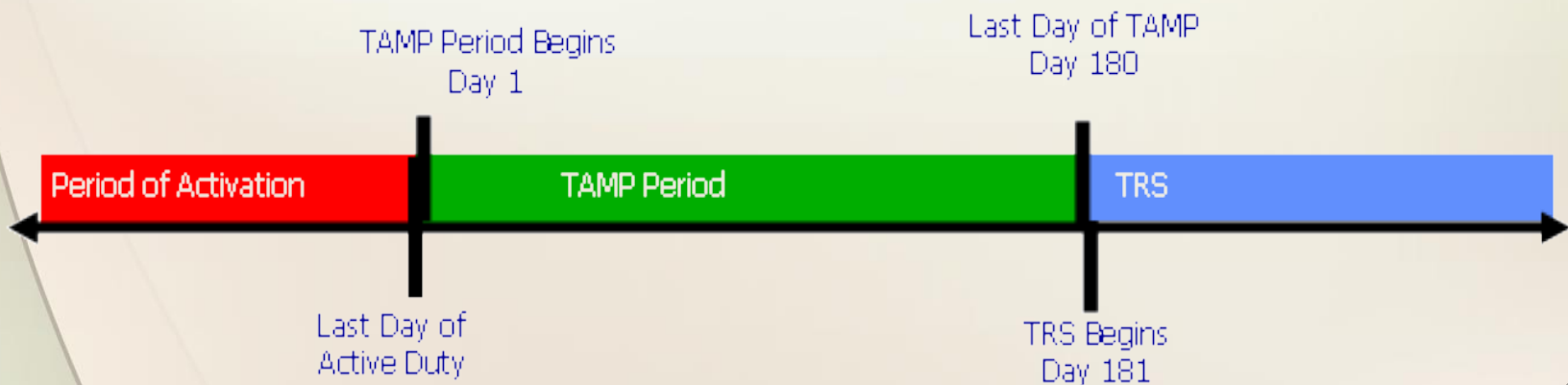
Continuation Coverage

- A qualified member may purchase TRS coverage with an effective date immediately following the termination of coverage under another TRICARE program in which the member is the sponsor.
- The TRS request must be either received in the TSC or postmarked no later than 60 days after the termination of other TRICARE coverage.



Transitioning from TAMP:

- TAMP provides transitional TRICARE coverage for 180 days immediately following release from qualifying active duty (called to active duty for more than 30 days in support of a contingency operation).
- Coverage begins the first day after the transitional TRICARE coverage ends under the Transitional Assistance Management Program (TAMP).



If Enrolled in TRICARE Prime during TAMP:

- The TRICARE Prime benefit ends on the last day of the TAMP period for members enrolled in Prime. If the Primary Care Manager (PCM) was a TRICARE network provider, the member may be able to continue seeing that provider under TRS; however, cost-shares will apply for outpatient visits.
- If the member was enrolled in TRICARE Prime at a military treatment facility and received care from an MTF PCM, the member may be able to see that provider, but only on a space-available basis since TRICARE Prime (and assignment to a PCM) is not available under TRS.



If Enrolled in TRICARE Standard/Extra during TAMP:

- RC members who used TRICARE Standard or TRICARE Extra during the TAMP period may continue seeing the same provider under TRS.
- To locate a TRICARE network or non-network TRICARE-authorized provider, members may visit the TRICARE provider directory or call their Managed Care Support Contractor (MCSC) for assistance.



Open Enrollment

- A qualified member may purchase TRS coverage throughout the year.
- If the request and premium payment are received in the TSC or postmarked by the last day of the month, the effective date of TRS coverage will either be the first day of the next month or the first day of the second following month as indicated on the TRS request form.



Qualifying Life Events

- A qualified member may purchase TRS coverage in connection with a Qualifying Life Event (QLE) that results in a change of family composition.
- RC members need to report all changes in family composition to a military personnel office to update DEERS.
- The TRS request must be either received in the TSC or postmarked no later than 60 days after the date of the QLE.
- The following QLEs will be processed:
 - Marriage;
 - **Birth or adoption of child** (see next slide)
 - Placement of a child in the legal custody of the member by an order of the court;
 - Divorce or annulment;
 - Death of a spouse of family member;
 - Last family member becomes ineligible (e.g., child ages out).
- The effective date of coverage is the date the QLE occurred (i.e., date of marriage, Date of Birth (DOB), etc.).



Newborns

- **TRS member-only coverage:**
 - Newborns are not automatically covered – the member must enroll their newborn in both DEERS and TRS within 60 days of birth in order to have retroactive coverage for the first 60 days.
 - A member-and-family enrollment application with an increased premium must be submitted to the contractor within 60 days from the date of the newborn's birth in order to have TRS member-and-family coverage for the newborn beyond 60 days.
- **TRS member-and-family coverage:**
 - The RC member's newborn child is not automatically covered. The member must register the newborn in DEERS and submit a TRS member-and-family enrollment application update to the contractor within 60 days of birth.



Survivor Coverage under TRS

- If a member of the Selected Reserves dies while covered under TRS, the family member(s) may purchase or continue TRS coverage for up to six months beyond the date of the member's death.
- **If TRS Member and Family Coverage was in effect on the date of the member's death:**
 - DEERS will automatically transfer covered family members to TRS survivor coverage for six months from the date of the member's death.
 - Defense Manpower Data Center (DMDC) will issue letters to survivors advising them of their continued coverage and their option to terminate coverage by completing a TRS request form.



Survivor Coverage under TRS, continued

- **If TRS Member-only coverage was in effect on the date of the member's death:**

- DEERS will terminate coverage effective the date of death.
- Eligible family members may purchase coverage by completing a TRS request form.
- The TRS request form must be either received in the TSC or postmarked no later than 60 days after the date of death of the Selected Reservist.

- DMDC will issue letters to survivors advising them of the option to purchase coverage.



Costs

- Beneficiaries are responsible for:
 - **Monthly premiums**
 - **Annual deductibles**
 - **Cost shares**
- The government shares the cost for covered services with beneficiaries only after the deductible has been met.



Monthly Premiums

- Premiums may be paid by check, money order, cashier's check (payable to the appropriate TRICARE regional contractor), or Visa®/MasterCard® (specify card number, expiration date, and cardholder's signature).
- The monthly billing statement will indicate how to change the method of payment to include automatic Visa®/MasterCard® payment and electronic fund transfer (EFT) from a beneficiary-designated financial institution.
- After the initial payment (included with the enrollment form), the contractor will send a bill by the 10th day of each month and the payment is due no later than the 30th day of each month.
- Premium payments are due in advance and will apply to coverage for the following month of coverage.

Calendar Year 2008 Prices

	Member pays 28% of total premium cost
TRS member- only	\$81.00
TRS member and family	\$253.00



Annual Deductibles

	Annual Deductible for an Individual per Fiscal Year	Annual Deductible for a Family per Fiscal Year
National Guard/Reserve member whose rank is E-1 to E-4	\$50	\$100
National Guard/Reserve member whose rank is E-5 and above	\$150	\$300



Cost Shares

- After the annual deductible has been met, the beneficiary will pay:
 - 15% of the bill for care received from a TRICARE network provider (TRICARE Extra)
 - 20% of the bill for care received from a non-network, TRICARE-authorized provider (TRICARE Standard)



Inpatient Costs

Civilian inpatient costs share	Greater of \$25 or \$15.15 per day
Civilian inpatient mental health	Greater of \$20 per day or \$25 per admission



Catastrophic Cap

- The catastrophic cap is the maximum out-of-pocket expense per fiscal year a beneficiary pays for TRICARE-covered services or supplies.
- Monthly premium payments do not apply to the catastrophic cap.
- The catastrophic cap is \$1000 for the member or the member and their family.



Coverage Provided

- TRICARE Reserve Select offers comprehensive health coverage similar to TRICARE Standard and TRICARE Extra.
- **TRS coverage includes:**
 - Urgent and emergency care including ambulance services
 - Family health care
 - Obstetrics, gynecology, and maternity services
 - Clinical preventive services including health screening and immunizations
 - Behavioral health care including partial hospitalization and residential treatment
 - Annual eye examinations
 - Durable medical equipment (DME) and supplies
 - Ancillary services such as laboratory and radiology
 - Prescription drug coverage



Unavailable Programs

- **The following programs are not available under TRICARE Reserve Select:**
 - TRICARE Reserve Family Demonstration Program (and its successor program that includes waiver of deductibles and higher payments to providers)
 - Extended Care Health Option (ECHO)
 - Uniformed Services Family Health Plan
 - TRICARE Prime
 - TRICARE Prime Remote
 - TRICARE Prime Remote for Active Duty Family Members
 - TRICARE Overseas Program Prime
 - TRICARE Global Remote Overseas
 - TRICARE Prime in Puerto Rico



Access

- The beneficiary has access to care from any TRICARE authorized provider, hospital, or pharmacy—TRICARE network or non-network from the day their coverage begins.
- Covered members may access care from a Military Treatment Facility (MTF) on a space-available basis only (the same access priority as ADFMs not enrolled in TRICARE Prime).



Pharmacy Coverage

- **Pharmacy coverage is available from:**
 - TRICARE Mail Order Pharmacy (TMOP)
 - TRICARE Network Retail Pharmacies
 - Non-network Retail Pharmacies
 - MTF pharmacies



Disenrollment

RC members will be disenrolled from TRS for the following three reasons:

- Loss of TRS Eligibility
- Gaining other TRICARE coverage
- Failure to Make a Payment



Disenrollment: Loss of TRS Eligibility

- Beneficiaries who lose their qualification for TRS coverage will lose coverage effective the date qualification was lost.
- **DEERS Notifications**
 - When a TRS beneficiary (sponsor or family member) loses eligibility at **a date other than the anticipated end date**, DEERS **will** send the contractor notification alerting the contractor of the terminated coverage.
 - When a TRS beneficiary (sponsor or family member) loses eligibility **at the anticipated end date**, DEERS **will not** send the contractor an unsolicited notification alerting the contractor of the terminated coverage.



Disenrollment: Member Gains other TRICARE

- If a TRS member gains other TRICARE coverage for a period of more than 30 days, DEERS will terminate TRS coverage.
- If a TRS member gains other TRICARE coverage for a period of 30 days or less, TRS coverage will continue unchanged.
- If a TRS member gains other TRICARE coverage via a family member, the member and family members may terminate coverage under TRS without incurring a lockout.



Disenrollment: Failure to Make Payment

- Failure to pay monthly premiums will result in termination of coverage.
- TRS coverage will end on the last day of the month in which a premium payment was not received._
- RC members and family under the delinquent SSN will be locked out for:
 - One year from the effective date of terminations initiated for failure to make payment, or
 - Until all overdue amounts are paid in full.



Contact Information

TRO-North

Health Net Federal Services,
Inc.
TRICARE Reserve Select
Enrollment
PO Box 870162
Surfside Beach, SC 29587-9762
(800) 555-2605
www.hnfs.net/bene/home

TRO-South

Humana Military Healthcare
Services, Inc.
PO Box 105389
Atlanta, GA 30348-5389
(800) 444-5445
www.humana-military.com

TRO-West

TriWest Healthcare
Alliance
PO Box 42048
Phoenix, AZ 85080-2048
888-TRIWEST
(888) 874-9378
www.triwest.com

TRICARE Overseas

Humana Military
Healthcare Services, Inc.
PO Box 105838
Atlanta, GA 30348-5838
(800) 444-5445
www.humana-military.com



Summary

Congratulations, you've finished TRICARE Reserve Select!

You should now be able to:

- Identify who is eligible for TRS
- Understand the qualification requirements
- Explain how an RC member enrolls and disenrolls in TRS
- Understand the TRS coverage
- Explain how the TRS benefit works with other TRICARE benefits

